

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: |) | |
| |) | Customer No.: 29052 |
| Boris Belyi, et al. |) | |
| |) | Confirmation No.: 4525 |
| Serial No.: 10/671,000 |) | |
| |) | Art Unit: 3696 |
| Filing Date: September 25, 2003 |) | |
| |) | Examiner: Hao Fu |
| For: DATA VALIDATION SYSTEMS AND |) | |
| METHODS FOR USE IN FINANCIAL |) | |
| TRANSACTIONS |) | |
| |) | |

AMENDMENT AND RESPONSE TO OFFICE ACTIONVia EFS-Web

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Responsive to the Non-final Office Action dated October 20, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.

Conclusion begins on page 16 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop:
 Amendment on December 4, 2008.


 Eva N. Mukasa